

## DOCUMENT RESUME

ED 312 544

CG 022 041

TITLE A Guide to Local Housing Resources for Older Persons.

INSTITUTION American Association of Retired Persons, Washington, DC. Consumer Housing Information Service for Seniors.

SPONS AGENCY Administration on Aging (DHHS), Washington, D.C.

PUB DATE 86

NOTE 35p.; For related documents, see CG 022 037-040.

AVAILABLE FROM American Association of Retired Persons, 1909 K Street, N.W., Washington, DC 20049 (Free).

PUB TYPE Guides - General (050)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.

DESCRIPTORS \*Housing; Housing Needs; \*Information Sources; \*Older Adults; Resource Materials

## ABSTRACT

This guide was developed for use by Housing Information Volunteers, persons trained by the Consumer Housing Information Service for Seniors, a local service organized under the auspices of the American Association of Retired Persons and a local agency or organization serving the elderly. It briefly defines programs and services that help older persons with their housing needs. Names of services and facilities, addresses, and telephone numbers are given along with eligibility requirements and costs, where applicable. The guide provides a systematic process for compiling and documenting local housing and related resources, serves as a ready reference and field guide for use by Housing Information Volunteers to discuss local options with older consumers, and serves as a training resource to introduce volunteers to housing programs and services available in their communities. Program types are listed in alphabetical order for each reference. A selected list of publications that describe services and programs appears at the end of the guide. Blank pages are provided for readers to add resources unique to their areas. The format is a working notebook in which readers can update information and write in notes on the services offered in their communities. Information is given on programs that help lower housing costs and/or increase income using one's home equity; provide in-home support services; improve the livability of one's home; address alternative housing and living arrangements; and provide other types of assistance such as help for renters, respite care, and adult day care. (NB)

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# A Guide to Local Housing Resources for Older Persons



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TO THE EDUCATIONAL RESOURCES  
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Consumer Housing Information Service  
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Consumer Affairs • Program Department  
American Association of Retired Persons



## Introduction

Arranging suitable housing and living situations poses a real problem for many older persons. Possibilities are complex and there is often no single, comprehensive resource in a community. The Consumer Affairs Section of the Program Department has developed the Consumer Housing Information Service for Seniors (CHISS) to respond to this need.

CHISS is a local service organized under the auspices of the American Association of Retired Persons (AARP) and a local agency or organization serving the elderly. Using trained Housing Information Volunteers, CHISS provides information on an individual basis to older persons in the community wanting to learn more about housing and housing-related services.

This guide to local housing resources for older persons briefly defines programs and services in your area that help older persons with their housing needs. Names of services and facilities, addresses, and phone numbers are given along with eligibility requirements and costs, where applicable.

This guide is a key resource for the CHISS program and has been designed to perform several functions, including:

- ♦ providing a systematic process for compiling and documenting local housing and related resources;
- ♦ serving as a ready reference and field guide for use by the Housing Information Volunteer to discuss local options with older consumers; and
- ♦ serving as a training resource to introduce CHISS volunteers to housing programs and services available in their communities.

Program types are listed in alphabetical order for each reference. A selected list of publications that describe services and programs appears at the end. For reader convenience, there are 5 pages for adding resources unique to your area.

This local resource guide is a working notebook to update information and notes on the services offered in your community and to add community-specific information as

Developed with support from the Administration on Aging,  
U. S. Department of Health and Human Services

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you learn more about these and other programs. Specifically, this local resource guide includes information on programs that:

- ♦ help lower housing costs and/or increase income using one's home equity;
- ♦ provide in-home support services;
- ♦ improve the livability of one's home;
- ♦ address alternative housing and living arrangements; and
- ♦ provide other types of assistance, such as help for renters, respite care, and adult day care.

Programs that might be available in your community are listed alphabetically by type of service in the pages that follow.





**Local Programs:** (Insert the name, address, and telephone number of board and care homes, and specific information about costs and eligibility. Also insert name, address, and phone number of long-term care ombudsman responsible for handling complaints concerning board and care homes.)

**Ombudsman:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

[illegible]



**Local programs:** (Insert name, address, and phone number of local congregate care facilities. Availability, eligibility, and cost information should also be included, if possible.)

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**Local programs:** (Insert a list of local CCRCs with description of services and range of costs. Also include length of the waiting list, if available.)

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**Local programs:** (Insert name, address, phone number, and program description. Include availability, costs, and eligibility requirements.)

[illegible]





**Local programs:** (Insert the name, address, and telephone number of local visiting programs. Also give eligibility, geographic limits, and cost information.)

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**Local programs:** (Insert name, address, phone number, eligibility requirements, costs, and availability for group residence in your community )

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**Local programs:** (Insert name, address, and phone number of local programs or businesses that specialize in home adaptations and list eligibility requirements [age/income], cost, and availability information. Describe the type of service and labor provided and whether the work is done by a volunteer or a contractor.)

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**Local sources:** (Insert list of home health care agencies in your community. Insert local Medicare and Medicaid office address, phone number, and contact persons.)

**Medicare/Medicaid Office:** \_\_\_\_\_

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[illegible]



- ◆ small repairs and safety modifications (consumer may pay for materials and a small fee);
- ◆ loans or grants at low or no interest to eligible homeowners for renovations and repairs; and
- ◆ chore services for yard work, snow removal, or heavy cleaning such as wall or window washing.

[illegible]



## Home Sharing Match-up Programs

**Definition:** A nonprofit or for-profit organization providing screening and matching, and possibly counseling services, for homeseekers and home providers who want to share a house or apartment. Some programs help negotiate homesharing agreements and provide assistance if problems arise between the parties once the arrangement has been made.

**Local programs:** (List match-up services with name, address, and telephone number. Include eligibility information and any costs that may be involved. Also list any special services provided.)

[illegible]



**Definition:** Funded by federal or state governments, offers low- or no-interest loans to upgrade insulation and heating equipment for homeowners who meet eligibility requirements under the program. Some programs may provide services, such as caulking, weatherstripping and insulating, free of charge up to a certain dollar value. The service is often provided by volunteers. Utility assistance programs are available in some communities to help pay gas or electrical bills of eligible individuals. Eligibility is based on income.

**Local programs:** (insert name, address, and telephone number of local energy assistance and weatherization programs. Sometimes fuel assistance is provided by a local utility. Give summary of eligibility requirements and costs where appropriate. Note if local utility company(ies) will give customers free or low-cost home energy audits to determine the best action to conserve energy and lower utility bills.

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## Nursing Homes

**Definition:** Long-term health care facilities generally providing either intermediate and/or skilled levels of care. Each level of care varies in cost and the extent to which it is covered by private insurance, Medicare, and Medicaid. It is important that the client is aware that neither public nor private insurance covers all nursing home costs.

**Local programs:**(Insert the name and telephone number of the local ombudsman for nursing home care, and include a list of the nursing homes in the area with a range of cost information. Note those homes that accept Medicaid recipients.)

**Ombudsman:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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- ◆ Congregate or group meals usually have an age requirement, and are offered at midday, may provide transportation, and request a minimum contribution or food stamps to cover the cost of the meal.
- ◆ In-home meals are delivered daily and usually include one hot meal and a cold meal for the evening. Many have an age limit but generally there is no income limit. There is usually a weekly charge for the service.

[illegible]



## Property Tax Relief and Deferral

**Definition:** Special property tax relief measure to alleviate the property tax burden of homeowners and renters in some states and local jurisdictions. Some typical types of programs follow.

- ◆ Homestead exemption exempts a specified amount of the assessed value of the property on which taxes are calculated. In some states, the homestead exemption has no age restrictions.
- ◆ Circuit breaker limits the amount of property tax paid based on income. When property taxes exceed a specified percentage of income, the circuit breaker overrides the property tax system and rebates the excessive payment to the taxpayer.
- ◆ Property tax deferral allows a homeowner to defer paying all or a portion of property taxes until either the house is sold or the homeowner dies.
- ◆ Tax freezes limit increases in property taxes at a specific level once an eligible participant reaches a specific age.
- ◆ Renter credits and deductions are generally based on the portion of the rent that comprises the equivalent amount that the landlord pays for property taxes.

Not all states have these programs and their use varies considerably.

**Local programs:** (Insert name, address, and telephone number of municipal and state tax office.)

Office of Taxation: _____
_____
_____
_____

_____
_____
_____
_____
_____
_____



- ◆ help with utility payments;
- ◆ rent control (in some jurisdictions);
- ◆ rent subsidy or voucher system for rent assistance;
- ◆ protection from condominium conversion;
- ◆ property tax relief;
- ◆ rent limitation through lease agreements; and
- ◆ renter's associations.

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**Local programs:** (Insert name, address, phone number, and program descriptions, including availability, cost, and eligibility requirements of programs in your area.)

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**Local programs:** (Insert name, address, and phone number of retirement communities in your area, including services, cost, and availability.)

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**Local programs:** (Insert name, address, and phone number of local senior housing facilities that have subsidized rent programs. Also include name, address, and telephone number of local housing service agencies that assist older persons in finding inexpensive housing.)

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## Telephone Reassurance and Emergency Call Systems

**Definition:** Programs usually run by volunteers in a service agency. The older person is asked to contact the volunteer each day. If there has been no contact, the service will send a friend, neighbor, family member, or health care professional to visit the older person to assure that all is well. *Emergency call systems* may link the older person to a local hospital emergency center, local nursing home, or other emergency response unit by means of an alarm worn by the older person. If the alarm is activated, the receiving organization will respond by sending someone to the home. The system also can be used by the older person to check in with the emergency network daily.

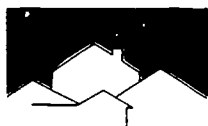
**Local programs:** (Insert name, address, phone number, description of the services, and cost of local services. Some programs have eligibility requirements that also should be noted.)

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- ◆ reduced public transit fares;
- ◆ specially scheduled buses or vans;
- ◆ reduced taxi fares; and
- ◆ escort services.

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## Related AARP Publications

Single copies of all of the following publications are available at no charge from AARP Fulfillment Section, P.O. Box 2400, Long Beach, CA 90801. Please ask for the publication(s) by stock number.

<b>Publications</b>	<b>Stock Numbers</b>
<b>Accessory Apartment</b>	
Accessory Apartment Fact Sheet	D1158
Legal Issues in Accessory Apartments: Zoning and Covenants Restricting Land to Residential Uses	D1187
<b>Board and Care</b>	
A Home Away from Home: Consumer Information on Board and Care Homes	D12446
<b>Congregate Care Facility</b>	
Congregate Housing Fact Sheet	D12141
<b>Continuing Care Retirement Communities</b>	
Continuing Care Retirement Communities Fact Sheet	D12181
Your Home Your Choice	D12143
<b>Day Care Centers</b>	
The Right Place at the Right Time: A Guide to Long-Term Care Choices	D12381
<b>ECHO Housing</b>	
ECHO Housing Fact Sheet	D1006
ECHO Housing: A Review of Zoning Issues and Other Considerations	D1023
A Model Ordinance for ECHO Housing	D1190
ECHO Housing: Recommended Standards for Construction and Installation	D12212
<b>Group Residence</b>	
Legal Issues in House Sharing: What Is a Family?	D1188

## Home Adaptations

## DoAble Renewable Home: Making Your Home Fit Your Needs

D12470

## Home Equity Conversion

## Home Equity Conversion Fact Sheet

D1159

## Home Health Care

## A Handbook About Care in the Home

D955

## Home Weatherization

## At Home with Energy

D722

## Other Resources in Your Community

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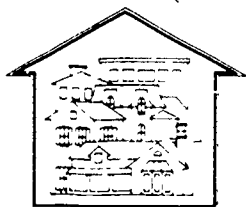
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